

950BNC

United States Bankruptcy Court  
District of South Carolina

Case Number: 25-01384-jd

Chapter: 13

In re:

Jacqueline Elizabeth Ard  
dba Global Management Group LLC, dba Beachside Estates  
LLC

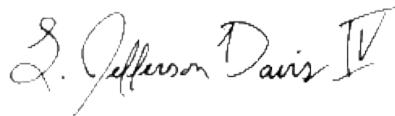
Terry Frank Nicola  
dba Beachside Estates LLC, dba Global Management Group

Entered By The Court  
7/25/25

ORDER

Filed By The Court
7/25/25
Lauren T Maxwell
Clerk of Court
US Bankruptcy Court

Notice is provided to the parties that the hearing on confirmation of Debtors' plan and whether this case should be converted or dismissed is an evidentiary hearing at which witnesses may testify. The matters shall be heard on August 20, 2025 at 10:30 AM at the United States Bankruptcy Court, 145 King Street, Suite 225, Charleston, SC 29401. AND IT IS SO ORDERED. Signed by: Judge L. Jefferson Davis, IV, US Bankruptcy Court – District of South Carolina (related document(s)57, 47, 68).



L. Jefferson Davis, IV  
United States Bankruptcy Judge

In re:  
Jacqueline Elizabeth Ard  
Terry Frank Nicola  
Debtors

Case No. 25-01384-jd  
Chapter 13

District/off: 0420-2  
Date Rcvd: Jul 25, 2025

User: admin  
Form ID: 950BNC

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Total Noticed: 224

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2025:

Recip ID	Recipient Name and Address
cr	+ Estate at Westbury Owners Association, Inc., C/O Counsel, 25 Thurmond Way, #2976, Bluffton, SC 29910-9223
cr	+ Hilton Hear Resort Four Seasons Centre Horizontal, C/o Jones, Simpson & Newton, P.O. Box 1938, Bluffton, SC 29910, UNITED STATES 29910-1938
544518984	AAdvantage Aviator Portfolio Recovery, PO Box 8828, Wilmington, DE 19899-8828
544518986	+ ADT Security Services, P.O. Box 650485, Pittsburgh, PA 15250-0001
544518987	ADT,LLC, Transworld Systems Inc, 500 Virginia Dr. Suite 514, Ft Washington, PA 19304
544526213	+ Advantage Aviator, ATTN Bankruptcy Department, 130 Cooperate Blvd, Norfolk, VA 23502-4952
544518988	+ Allstate Indemnity, POBox4310, Carol Stream, IL 60197-4310
544518989	+ Allstate Insurance, P.O. Box 21169, Roanoke, VA 24018-0537
544518990	+ American Express -, AXPLEGALATTORNEY, 500 North Franklin Turnpike No. 315, MAIL CODE 297, Ramsey, New Jersey 07446-1160
544526225	+ Armstrong Cable, 437 North Main St, Butler, PA 16001-4358
544526216	Armstrong Cable, PO Box 37749, Philadelphia, PA 19101-5049
544518993	+ Armstrong Cable, P.O. Box 300, Lancaster, PA 17608-0300
544518995	+ Association Services, An Associa Company C/O Hilti, 1040 William Hilton Pky #200, Hilton Head Island, SC 29928-6109
544519002	+ Barry Mullis, 239 Beach City Road Apt 2213, Hilton Head Island, SC 29926-4713
544519003	+ Beaufort County Sheriffs Department, Melissa Hansen, PO. Box 1758, Beaufort, SC 29901-1758
544519005	+ Beaumont Medical Transport Services, 950 West Maple St Suite C, Troy, MI 48084-5376
544519194	+ Best Law, PA, Tara E. Naufel, P.O. Box 2374, Mount Pleasant, SC 29465-2374
544519006	+ Braun Kendrick Finkbeiner PLC, Mitchell G. Piper, 4301 Fashion Square Blvd, Saginaw, MI 48603-1250
544519195	Bromley Law Firm LLC, Evan K. Bromley, 211 Goethe Rd Ste B, Bluffton, SC 29910-6014
544526237	Chipumoi, Nicolas, 6409 Congress Ave, Ste 100, Boca Raton, FL 33487-2853
544519017	City of Detroit - Property Tax, P.O. Box 33193, Detroit, MI 48232-5193
544519018	+ Clare County 55th Judicial Circuit, 225 West Main, Harrison, MI 48625-8336
544519021	+ Comenity Portfolio Refresh, 3095 Loyalty Circle, Columbus, OH 43219-3673
544519023	County Council Of Beaufort County Assessor, Real Property Services, P.O. Drawer 1229, Beaufort, SC 29901
544526208	+ County of Allegheny Treasurer, Room 108 Courthouse, 436 Grant St, Pittsburgh, PA 15219-2497
544519198	Coyne Oil, Attn: Rose, 513 W 5th St, Clare, MI 48617-9405
544519027	+ Cuyahoga Community ColJeg, 700 Carnegie Ave., Cleveland, OH 44115-2878
544519036	+ DNF Associates, 2351 N Forest Road Suite 110, Getzville, NY 14068-9902
544519029	+ Dave Yost OH Attorney General, Attn: Timothy Sullivan, 18013 Cleveland Pkwy Suite 180, Cleveland, OH 44135-3235
544519031	+ Dillon McCandless King Coulter, Graham, LLP, 128 West Cunningham Street, Butler, PA 16001-5742
544533102	DirectTV LLC, CT Corporation, 1209 N Orange St, Wilmington, DE 19801-1120
544519034	Diverse Funding, 3580 Harlem Rd Suite 6, Cheektowaga, NY 14215-2045
544519038	Duquesne Light, Payment Processing Center, P.O.BOX67, Pittsburgh, PA 15257-0001
544526209	+ East Pittsburgh Borough, 813 Linden Ave, East Pittsburgh, PA 15112-1275
544519201	Estate At Westbury Owners Assoc, Inc, Board of Directors, 85 Kensington Blvd, Bluffton, SC 29910-4884
544560304	+ Estate at Westbury Owners Association, Inc., C/O Julie A. Franklin, Esq., 25 Thurmond Way, #2976, Bluffton, South Carolina 29910-9223
544519042	First Energy - Penn Power, PO Box 16001, Reading, PA 19612-6001
544519045	+ Fortiva - Bob's Discount Furniture, P.O. Box 650721, Dallas, TX 75265-0721
544519048	+ George B. Smythe, 4000 S. Faber Place Dr Suite 300, Charleston, SC 29405-8587
544519049	+ Georgia Traffic, PO Box 80447, Conyers, GA 30013-8047
544519046	+ Go Store It, 33 Parameter Road, Bluffton, SC 29910-8571
544519050	+ Go Store It, 1249 Avondale Rd, Hendersonville, TN 37075-9672
544526233	Go-Store It Management LLC, 6805 Carnegie Blvd, Ste 250, Charlotte, NC 28211-4276

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Total Noticed: 224

544519052 Hargray Communications-Cable One Inc, 856 William Hilton Parkway, Hilton Head Island, SC 29928-3423  
544519186 + Hilton Head Resort, Board of Directors, 663 William Hilton Pkwy, Hilton Head, SC 29928-3508  
544550512 + Hilton Head Resort Four Seasons Centre Horizontal, 663 William Hilton Parkway c/o Ron Zold, Hilton Head Island, SC 29928-3506  
544519053 + Hilton Head Resort-Four Seasons Centre, HHR Council of Owners, Attn: Board of Directors, 663 Wiliam Hilton Parkway, Hilton Head Island, SC 29928-3506  
544519057 + Honorable Nicola Henry-Taylor, Allegheny Court of Common Pleas, 712 City-County Building, 414 Grant St, Pittsburg, PA 15219-2409  
544519058 + Ian D. Maguire and Tiffany Buffkin, Maguire Law Firm, 1600 North Oak Street Suite B, Myrtle Beach, SC 29577-3525  
544519099 + JPMorgan Chase Bank, N.A., sbmt Chase Bank USA, N.A., CO National Bankruptcy Services, LLC, P.O. Box 9013 Addison, Texas 75001  
544519059 + Janet Spinelli, 100 Kensington Blvd Apt NO. 918, Bluffton, SC 29910-7464  
544519060 + Jannine M. Mutterer, Esq., 5 Cedar Street, Bluffton, SC 29910-7215  
544519061 + John Curtis, 100 Kensington Blvd Apt NO. 1603, Bluffton, SC 29910-7464  
544519187 + Jones, Simpson, and Newton PA, Attn: Wm Weston J Newton, 7 Plantation Park Drive Suite 3, Bluffton, SC 29910-6035  
544519100 + Judy Vanderveer, 663 William Hilton Parkway Apt 3121, Hilton Head Island, SC 29928-3524  
544519188 + Julie A. Franklin, Esq. PO Box 2976, Bluffton, SC 29910-2976  
544519189 + Komatsu Benefit Dept, Mark Harder, 401 E Greenfield Ave, Milwaukee, WI 53204-2941  
544519190 + Law Office of Scott M. Wild LLC, Scott M. Wild, 37 New Orleans Road Suite F, Hilton Head Island, SC 29928-4756  
544526210 + Lincoln Township, PO Box 239, Lake George, MI 48633-0239  
544519056 + Master In Equity, 102 Ribaut Road 2nd Floor, Beaufort, SC 29902-4453  
544526222 + Medical University of South Carolina, 1 Poston Rd Ste 220, Charleston, SC 29407-3436  
544545480 + Melinda Oviatt, P.O. Box 5016, Rochester, MI 48308-5016  
544519191 + Morgan Lewis and Bockius LLP, Attn: Matt Hawes, One Oxford Centre, Thirty-Second FL, Pittsburg, PA 15219-6401  
544519103 + Morgan S. Templeton, 145 King Street Suite 300, Charleston, SC 29401-2253  
544519192 + Mutterer Law Firm, LLC, Jannine M. Mutterer, Esq, 5 Red Cedar Street Suite 102, Bluffton, SC 29910-8987  
544519106 + Nationstar Mortgage, PO Box 199111, Dallas, TX 75219-9111  
544519174 + Nationstar Mortgage, LLC, James Page, Bell Carrington Price & Gregg, LLC, 339 Heyward St, Second Floor, Columbia, SC 29201-4391  
544519107 + Nationwide Credit Inc, 1225 Washington St Ste 301, Tempe, AZ 85288-1239  
544519175 + Norman Jewelry and Loan, 24777 Telegraph Suite B, Southfield, MI 48033-3000  
544519109 + Norman's, 24777 Telegraph Rd, Southfield, MI 48033-3000  
544519113 + Office Depot Business Credit, Dept563-8406380360, P.O. Box 70612, Philadelphia, PA 19176-0612  
544519114 + Office of Sheriff Beaufort County, P.O. Box 1758, Beaufort, SC 29901-1758  
544519118 + Ohio Turnpike EZ Pass, PO Box 94672, Cleveland, OH 44101-4672  
544519119 + PA Dept of Revenue, Bureau of Individual Taxes, PO. BOX 280504, Harrisburg, PA 17128-0504  
544519128 + PLYMOUTH ROCK ASSURANCE, 695 ATLANTIC AVE, BOSTON, MA 02111-2605  
544519129 + PNC Bank, 1900 E 9th St, Cleveland, OH 44114-3484  
544526242 + PNC National Association, PO Box 5570, Cleveland, OH 44101-0570  
544526223 + Pacer Service Center, PO Box 780549, San Antonio, TX 78278-0549  
544519176 + Palmetto Electric, Attn: Michelle Tyler, 111 Matthews Drive, Hilton Head Island, SC 29926-3689  
544526244 + Palmetto Electric Cooperative, Inc, PO Box 70878, Charlotte, NC 28272-0878  
544519124 + Pioneer Foot Care, 2021 Freepo Rd, Arnold, PA 15068-4809  
544519125 + Pittsburgh Water and Sewer, 1200 Penn Ave, Pittsburgh, PA 15222-4216  
544519131 + Pods Legal Dept, 5585 Rio Vista Dr, Clearwater, FL 33760-3114  
544519130 + Pods Legal Dept, 280 Leetsdale Industrial Dr, Suite 200, Leetsdale, PA 15056-1016  
544519177 + Polly Nicola, 2583 Lower Assembly Drive, Fort Mill, SC 29708-6412  
544519133 + Portfolio Recovery, P.O. Box 8828, Wilmington, DE 19899-8828, Progressive Insurance 19899-8828  
544519178 + Progressive Insurance, 30440 Lakeland Blvd, Wickliffe, OH 44092-1749  
544519138 + Ronald Zold, 1 Long Cnnc Ct, Bluffton, SC 29909-7113  
544519141 + Scott M. Wild, 37 New Orleans Road Suite F, Hilton Head Island, SC 29928-4756  
544519142 + Semina DeLaurentis, 66 Quail Run, Torrington, CT 06790-2549  
544519143 + Shannon Cummings, 302 N. Lake St, Harrison,MI 48625-8150  
544533101 + Smith Debnam Narron Drake Saintsing, and Myers, LLP, ATTN: Lucas S. Fautua, 171 Church St, Ste 120C, Charleston, SC 29401-3136  
544519144 + South Carolina Dept of Motor Vehicles, PO Box 1498, Blythewood, SC 29016-1498  
544551440 + Spa on Port Royal Sound Horizontal Property Regime, c/o Lucas S. Fautua, Esquire, Smith Debnam, 171 Church Street, Suite 120C, Charleston, SC 29401-3136  
544519145 + Spectrum Mobile, Credit Control, LLC, 3300 Rider Trail S, Suite 500, Earth City, MO 63045-1338  
544526249 + St. Barnabas, 5850 Meridian Rd, Gibsonia, PA 15044-9667  
544519153 + TBOM-ATLS-Fortiva, 6 Concourse Parkway, 2nd Floor-mailroom, Atlanta, GA 30328-6117  
544526224 + TD Bank, PO Box 840, Columbus, GA 31902  
544519150 + Tamara Slank, 14686 Oakwood Drive, Shelby Township, MI 48315-1530  
544519179 + Taybron Law Firm LLC, 3399 Churchview Ave, Pittsburgh, PA 15227-4358  
544519182 + The Spa on Port Royal Sound, Board of Directors, 239 Beach City Road, Hilton Head, SC 29926-4707  
544519160 + Ticket Division, PA Turnpike EZ Pass, 3 00 East Park Dr, Harrisburg, PA 17111-2729  
544519183 + Title Max Corporation, 155 Bill St, Savannah, GA 31401-2685

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Total Noticed: 224

544519161 Traffic Magistrate, 4819 Bluffton Parkway, Bluffton, SC 29910-4622  
 544526243 + US Courts, PACER, PO Box 5208, Portland, OR 97208-5208  
 544526255 + University of Michigan Dearborn, 4901 Evergreen Rd, Dearborn, MI 48128-1491  
 544526231 + Valor Intelligent Processing, LLC, 12005 Ford Rd 700, Dallas, TX 75234-7254  
 544526211 + Wayne Co Treasurer, 400 Monroe 5th Floor, Detroit, MI 48226-2964  
 544519169 + West Virginia Trafc Division, 300 Spruce St, Morgantown, WV 26505-5548  
 544519170 + West Virginia EZ Pass, PO Box 1469, Charleston, WV 25325-1469  
 544519204 Westlake Financial, 2 Equity Way Ste 200, Westlake, OH 44145-1045  
 544519171 + Woodlands at St Barnabas, Attn: Tom Breth, 128 West Cunningham Street, Butler, PA 16001-5742  
 544519205 Wright's Custom Body Shop LLC, 1216 Leeson Ave, Cadillac, MI 49601-9097  
 544519172 + Youngstown State University, 1 Tressel Way, Youngstown, OH 44555-9703  
 544519173 + Zeidmans, 2669 Gratiot Ave, Detroit, MI 48207-3207  
 544519206 + Zeidmans Jewelry, Thomas LaBret and-or Current President, 24810 Evergreen Road, Southfield, MI 48075-5538

TOTAL: 116

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
db	Email/PDF: jacquelineard72@gmail.com	Jul 25 2025 20:58:00	Jacqueline Elizabeth Ard, 21215 Dartmouth Dr, Southfield, MI 48076-5634
jdb	+ Email/PDF: terrynicola30@gmail.com	Jul 25 2025 20:58:00	Terry Frank Nicola, 21215 Dartmouth, Southfield, MI 48076-5634
aty	+ Email/Text: BKRMailOps@weltman.com	Jul 25 2025 20:59:00	Garry Masterson, Weltman, Weinberg and Reis Co., LPA, 5990 West Creek Rd., Suite 200, Independence, OH 44131-2191
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 25 2025 21:16:54	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BankruptcyECFMail@mccalla.com	Jul 25 2025 20:58:00	Nationstar Mortgage LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076, UNITED STATES
cr	+ Email/Text: BKRMailOps@weltman.com	Jul 25 2025 20:59:00	WEST-AIRCOMM FEDERAL CREDIT UNION, c/o Weltman, Weinberg & Reis Co., LPA, 5990 West Creek Rd, Suite 200, INDEPENDENCE, OH 44131, UNITED STATES 44131-2191
544518985	Email/Text: amscbankruptcy@adt.com	Jul 25 2025 20:59:00	ADT Security Services, 1501 Yamato Road, Boca Raton, FL 33431
544526212	Email/Text: amscbankruptcy@adt.com	Jul 25 2025 20:59:00	ADT LLC, PO Box 371878, Pittsburgh, PA 15250-7878
544518992	Email/Text: ebn@americollect.com	Jul 25 2025 20:59:00	Americollect Inc, POBox2080, Manitowoc, WI 54221-2080
544518996	+ Email/Text: g17768@att.com	Jul 25 2025 20:58:00	ATandT, P.O. BOX 5080, Carol Stream, IL 60197-5080
544526217	Email/Text: g17768@att.com	Jul 25 2025 20:58:00	ATandT, PO Box 5014, Carol Stream, IL 60197-5014
544533105	^ MEBN	Jul 25 2025 20:56:59	AWA Collections, Santa Rosa Emergency, PO Box 6605, Orange, CA 92863-6605
544518991	Email/PDF: bncnotices@becket-lee.com	Jul 25 2025 21:03:37	American Express National Bank, Care of Becket and Lee, PO Box 3001, Malvern PA 19355-0701
544518994	+ Email/Text: bknotices@acsrecovery.com	Jul 25 2025 20:58:00	Associated Credit Services, INC, P.O. Box 1201, Tewksbury, MA 01876-0901
544519000	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 25 2025 20:58:00	Bank of America, P.O. Box 982238, El Paso TX 79998-2238
544519001	Email/Text: BarclaysBankDelaware@tsico.com	Jul 25 2025 20:59:00	Barclays Bank Delaware, Attention: Card Services

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544519004	Email/Text: bankruptcy@bcgov.net	Jul 25 2025 20:59:00	LEGAL, PO. Box 8833, Wilmington, DE 19899-8833
544519134	Email/Text: caineweiner@ebn.phinsolutions.com	Jul 25 2025 20:58:37	Beaufort County Treasurer, P.O. Drawer 487, Beaufort, SC 29901-0487
544519117	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 25 2025 21:17:04	Caine and Weiner, PO. Box 55848, Sherman Oaks, CA 91413
544519016	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 25 2025 20:58:00	Office Depot, P.O. Box 78004, Phoenix, AZ 85062
544519007	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 25 2025 21:03:47	Citizens Bank, One Citizens Plaza, Providence, RI 02903
544519010	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 25 2025 21:03:15	Capital One Auto Finance,, division of AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept., APS Oklahoma City, OK 73118-7901
544519011	+ Email/Text: bankruptcy@carter-young.com	Jul 25 2025 20:59:00	Capone-Kohls, P.O. Box 3115, Milwaukee, WI 53201-3115
544519013	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jul 25 2025 21:03:31	Carter-Young, Inc., 120 2nd St 2nd, Fl Monroe, GA 30655-2391
544519167	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jul 25 2025 21:03:37	Chase Card Services, P.O. Box 6294, Carol Stream, IL 60197-6294
544519014	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 25 2025 21:03:49	Chase Ink Business Card Services, P.O. Box 15298, Wilmington, DE 19850-5298
544519015	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 25 2025 21:16:59	Citibank, PO Box 790034, St. Louis, MO 63179-0034
544519196	Email/Text: codbankruptcynotices@detroitmi.gov	Jul 25 2025 20:59:00	Citicorp Credit Services, Attn: IRU, PO. Box 790034, St. Louis, MO 63179-0034
544519020	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 25 2025 20:59:00	City of Detroit Water and Sewerage Dept, 735 Randolph St, Detroit, MI 48226-2830
544519019	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 25 2025 20:59:00	Comenity - Zales, PO Box 650971, Dallas, TX 75265-0971
544519197	Email/Text: bankruptcy_notices@cmsenergy.com	Jul 25 2025 20:59:00	Comenity Caesars Rewards, P .O. Box 650960, Dallas, TX 75265-0960
544519022	+ Email/Text: bankruptcy_notices@cmsenergy.com	Jul 25 2025 20:59:00	Consumer Energy Company, Attn: Legal Dept, 1 Energy Plaza Dr, Jackson, MI 49201-2357
544519024	Email/Text: bdsupport@creditmanagementcompany.com	Jul 25 2025 20:59:00	Consumers Energy Company, Attn: Legal Dept, One Energy Plaza, Jackson, MI 49201-2357
544519025	Email/PDF: creditonebknotifications@resurgent.com	Jul 25 2025 21:03:34	Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
544519026	Email/Text: bankruptcies@crownasset.com	Jul 25 2025 20:58:00	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
544519037	Email/Text: brupt1@dteenergy.com	Jul 25 2025 20:59:00	Crown Asset Mgmt, 3100 Breckinridge Blvd Ste 725, Duluth, GA 30096-7605
544526218	Email/Text: brupt1@dteenergy.com	Jul 25 2025 20:59:00	DTE, 1 Energy Plaza, WCB 735 Attention Legal Dept, Detroit, MI 48226-1221
544519200	Email/Text: brupt1@dteenergy.com	Jul 25 2025 20:59:00	DTE Energy, ATTN Legal Department, PO Box 740786, Cincinnati, OH 45274-0786
544519199	^ MEBN	Jul 25 2025 20:57:33	DTE Energy, WCB 735 Attention Legal Department, 1 Energy Plaza, Detroit, MI 48226-1221
544519033	+ Email/Text: Bankruptcy.Consumer@dish.com	Jul 25 2025 20:58:00	Detroit Water and Sewerage Dept, Po Box 554899, Detroit, MI 48255-4899
			Dish Network LLC, 9601 S. Meridian Blvd,

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544519039	+ Email/Text: bankruptcynotifications@ehi.com	Jul 25 2025 20:58:00	Englewood, CO 80112-5905
544519041	Email/Text: collectionbankruptcies.bancorp@53.com	Jul 25 2025 20:59:00	Enterprise Rental Car, 600 Corporate Park Drive, St. Louis, Missouri 63105-4211
544519043	+ Email/Text: crdept@na.firstsource.com	Jul 25 2025 20:59:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
544519044	^ MEBN	Jul 25 2025 20:57:22	Forefront Dermatology, 801 York Street, Manitowoc, WI 54220-4630
544519047	+ Email/Text: BKRMailOps@weltman.com	Jul 25 2025 20:59:00	Garry Masterson, Weitman, Weinberg, Reis Co, 5990 West Creek Road suite 200, Independence, Ohio 44131-2191
544519051	+ Email/Text: bankruptcy@greenskycredit.com	Jul 25 2025 20:59:00	Greensky, PO. Box2730, Alpharetta, GA 30023-2730
544519054	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 25 2025 21:17:04	Home Depot, Centralized Bankruptcy, P.O. Box 790034, St. Louis, MO 63179-0034
544519055	Email/Text: bankruptcy@greenskycredit.com	Jul 25 2025 20:59:00	Home Depot Loan, POBox2730, Alpharetta, GA 30023-2730
544526235	+ Email/Text: BankruptcyNotices@hughes.com	Jul 25 2025 20:58:00	Hughes Network Systems, 11717 Exploration Lane, Germantown, MD 20876-2799
544526220	Email/Text: BankruptcyNotices@hughes.com	Jul 25 2025 20:58:00	Hughes Network Systems, PO Box 96874, Chicago, IL 60693-6874
544546660	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 25 2025 20:59:00	Jefferson Capital Systems, LLC, PO BOX 7999, SAINT CLOUD, MN 56302-9617
544519063	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 25 2025 21:03:49	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
544519064	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 25 2025 21:16:59	JPMORGAN Chase Bank Bankruptcy, Mail Intake Team, 700 Kansas Lane Floor 01, Monroe, LA 71203-4774
544526236	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jul 25 2025 21:17:04	JPMorgan Chase Bank, N.A., Payments, PO Box 15368, Wilmington, DE 19850-5368
544519066	Email/Text: RASEBN@raslg.com	Jul 25 2025 20:58:00	JPMorgan Chase Bank, N.A., sbmt Chase Bank USA, NA., CO Robertson, Anschutz, Schneid, Crane, 6409 Congress A venue, Suite 100, Boca Raton, FL 33487
544519062	^ MEBN	Jul 25 2025 20:57:34	Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
544526221	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 25 2025 21:03:51	Kohls, PO Box 3043, Milwaukee, WI 53201-3043
544519802	Email/PDF: resurgentbknotifications@resurgent.com	Jul 25 2025 21:03:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
544519101	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 25 2025 20:59:00	Midland Credit Management, 320 East Big Beaver Suite 300, Troy, MI 48083-1271
544519102	+ Email/Text: usacompliance@monevo.com	Jul 25 2025 20:58:00	Monevolnc, 8910 University Cntr Lane Suite 400, San Diego, CA 92122-1025
544519104	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jul 25 2025 20:58:00	Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
544519105	Email/Text: bankruptcy@nationalcreditsystems.com	Jul 25 2025 20:58:00	National Credit Systems, Attn: Bankruptcy, PO Box 672288, Marietta, GA 30006-0039
544547091	Email/Text: nsm_bk_notices@mrc cooper.com	Jul 25 2025 20:58:00	Nationstar Mortgage LLC, Bankruptcy Department, PO Box 619096, Dallas TX 75261-9741

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544519193	Email/Text: nsm_bk_notices@mrc cooper.com	Jul 25 2025 20:58:00	Nationstar Mortgage, LLC, Attn: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741
544519108	^ MEBN	Jul 25 2025 20:57:19	NES, 2479 Edison Blvd Unit A, Twinsburg, OH 44087-2476
544519112	^ MEBN	Jul 25 2025 20:56:55	NORTHSTAR LOCATION SERVICES, 4285 GENESEE STREET, CHEEK TOWAGA, NY 14225-1943
544526245	+ Email/Text: Bankruptcies@nragroup.com	Jul 25 2025 20:59:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
544519120	^ MEBN	Jul 25 2025 20:57:16	PA Turnpike Toll By Plate, PO. Box 645631, Pittsburgh, PA 15264-5254
544526241	Email/Text: Bankruptcy.Notices@pnc.com	Jul 25 2025 20:58:00	PNC Bank, PO Box 609, Pittsburgh, PA 15230-9738
544548340	Email/Text: Bankruptcy.Notices@pnc.com	Jul 25 2025 20:58:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
544526246	+ Email/Text: BankruptcyNotices@pods.com	Jul 25 2025 20:59:00	PODS Enterprises, LLC, 13535 Feather Sound Dr, Clearwater, FL 33762-2259
544526232	Email/Text: bankruptcy@firstenergycorp.com	Jul 25 2025 20:59:00	Penn Power, PO Box 3687, Akron, OH 44309-3687
544544977	+ Email/Text: bankruptcy@firstenergycorp.com	Jul 25 2025 20:59:00	Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
544519123	^ MEBN	Jul 25 2025 20:57:18	Peoples Gas, PO. Box 644760, Pittsburgh, PA 15264-4760
544526247	Email/Text: bnc-quantum@quantum3group.com	Jul 25 2025 20:59:00	Quantum3 Group LLC, PO Box 2489, Kirkland, WA 98083-2489
544519135	Email/Text: bnc-quantum@quantum3group.com	Jul 25 2025 20:59:00	Quantum3 Group LLC agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
544533833	Email/Text: bnc-quantum@quantum3group.com	Jul 25 2025 20:59:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
544533548	Email/Text: bnc-quantum@quantum3group.com	Jul 25 2025 20:59:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
544519136	+ Email/Text: ngisupport@radiusgs.com	Jul 25 2025 20:58:00	Radius Global Solutions, 7831 Glenroy Road Suite 250, Minneapolis, MN 55439-3117
544519137	Email/PDF: resurgentbknotifications@resurgent.com	Jul 25 2025 21:03:18	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
544519139	+ Email/Text: BankruptcyLegal@dor.sc.gov	Jul 25 2025 20:58:00	S.C. Dept of Revenue and Taxation, P.O. Box 125, Columbia, SC 29214-0001
544519140	+ Email/Text: BankruptcyLegal@dor.sc.gov	Jul 25 2025 20:58:00	SC Department of Revenue, Office of General Counsel, 300A Outlet Pointe Blvd, Columbia, SC 29210-5666
544519146	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2025 21:03:17	Synchrony Bank, PO Box 669809, Dallas, TX 75266-0957
544519147	^ MEBN	Jul 25 2025 20:57:35	Synergetic Communication, PO. Box 680608, Franklin, TN 37068-0608
544519149	Email/PDF: ais.tmobile.ebn@aisinfo.com	Jul 25 2025 21:03:47	T-Mobile, PO Box 742596, Cincinnati, OH 45274-259
544526251	Email/PDF: ais.tmobile.ebn@aisinfo.com	Jul 25 2025 21:03:44	T-Mobile Customer Relations, PO Box 37380, Albuquerque, NM 87176-7380
544526252	Email/PDF: ebn_ais@aisinfo.com		

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544519154	Email/Text: bankruptcy@td.com	Jul 25 2025 21:03:17	T-Mobile, Care of American Infosource, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
544519155	Email/Text: bankruptcy@td.com	Jul 25 2025 20:59:00	TD Bank, PO Box 84037, Columbus, GA 31908-4037
544519156	Email/Text: bncmail@w-legal.com	Jul 25 2025 20:59:00	TD Bank North NA, 70 Gray Road, Falmouth, ME 041052299
544519157	Email/Text: bankruptcy@hertz.com	Jul 25 2025 20:59:00	TD Bank USA-Target Credit, POBox673, Minneapolis, MN 55440-0673
544519148	Email/PDF: ebn_ais@aisinfo.com	Jul 25 2025 21:03:19	The Hertz Corporation, 8501 Williams Road, Estero, FL 33928-3325
544526248	Email/Text: bncmail@w-legal.com	Jul 25 2025 20:59:00	TMobile, CO American Infosource LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
544519151	^ MEBN	Jul 25 2025 20:57:20	Tate and Kirlin Assoc, 4800 East Street Rd Suite 170, Trevose, PA 19053-6660
544519158	+ Email/Text: bankruptcy@huntington.com	Jul 25 2025 20:59:00	The Huntington National Bank, 5555 Cleveland Avenue GW4W25, Columbus, OH 43231-4106
544519159	+ Email/Text: bankruptcy@huntington.com	Jul 25 2025 20:59:00	The Huntington National Bank, PO Box 89424 OPC856, Cleveland, OH 44101-6424
544521096	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 25 2025 20:59:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, LINCOLN, NE 68508-1904
544519126	^ MEBN	Jul 25 2025 20:56:55	UPMC, P.O. Box 371472, Pittsburgh, PA 15250-7472
544519163	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 25 2025 20:59:00	US Department of Education, CO Nelnet, 121 South 13th Street, Lincoln, NE 68508-1922
544526253	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 25 2025 20:59:00	US Department of Education, PO Box 2837, Portland, OR 97208-2837
544526256	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 25 2025 20:58:00	Verizon, 1095 Avenue of the Americans, New York, NY 10036-6704
544519165	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 25 2025 20:58:00	Verizon Wireless Bankruptcy Admin, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
544519166	Email/Text: edinkel@vikingservice.com	Jul 25 2025 20:59:00	Viking Client Services, Hertz Damage Recovery Team, 7500 Office Ridge Circle, Suite 100, Eden Prairie, MO 55344-3763
544523152	+ Email/Text: BKRMailOps@weltman.com	Jul 25 2025 20:59:00	WEST-AIRCOMM FEDERAL CREDIT UNION, c/o Weltman, Weinberg & Reis Co., LPA, 5990 West Creek Rd, Suite 200, INDEPENDENCE, OH 44131-2191
544545481	+ Email/Text: WCTBankruptcy@waynecounty.com	Jul 25 2025 20:59:00	Wayne County Treasurer, 400 Monroe Street, Fifth Floor, Detroit, MI 48226-2964
544519168	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 25 2025 21:16:54	Wells Fargo Bank, PO. Box 5058, Portland, OR 97208-5058
544519203	+ Email/Text: BKRMailOps@weltman.com	Jul 25 2025 20:59:00	West-Aircomm FCU, CO Weltman, Weinberg And. Reis Co LPA, 5990 West Creek Road Suite 200, Independence, OH 44131-2191
544551316	^ MEBN	Jul 25 2025 20:57:23	Westlake Services, LLC dba Westlake Financial Serv, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 108

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
544519012		CBE Group Spectrum Mobile, Attn: Client Services, P.O. Box 2547
544519162		UPMC, Credit Management Company, P.O. Box 16348
544518998	*+	AT&T, P.O. BOX 5080, Carol Stream, IL 60197-5080
544533335	*	American Express National Bank, care of Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
544533336	*	American Express National Bank, care of Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
544533836	*+	CONSUMERS ENERGY COMPANY, Attn: Legal Dept, One Energy Plaza, Jackson, MI 49201-2357

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2025 at the address(es) listed below:

Name	Email Address
Benjamin Edward Grimsley	on behalf of Creditor WEST-AIRCOMM FEDERAL CREDIT UNION bgrimsley@dglegal.com jwilletts@dglegal.com
Dean S. Haskell	on behalf of Creditor Hilton Hear Resort Four Seasons Centre Horizontal Property Regime Council of Co-Owners Inc our Seasons Centre Horizontal Pr dhaskell@jsplaw.net, mainehaskell@aol.com
Elizabeth H Parrott	on behalf of Creditor Nationstar Mortgage LLC elizabeth.parrott@mccalla.com mccallaecf@ecf.courtdrive.com
J. Ronald Jones, Jr.	on behalf of Creditor Spa on Port Royal Sound Horizontal Property Regime Inc. rjones@smithdebnamlaw.com, cpatrick@smithdebnamlaw.com
James M. Wyman	13info@charleston13.com wyman@charleston13.com;lamontagne@charleston13.com;renno@charleston13.com;d_nobles@bellsouth.net;milligan@charlest on13.com;nobles@charleston13.com;jameswymanlaw@gmail.com;charleston13info@gmail.com
John B. Kelchner	on behalf of Creditor TMX Finance dba TitleMax of South Carolina Inc. jkelchner@turnerpadget.com, dbradley@turnerpadget.com
Julie A. Franklin	on behalf of Creditor Estate at Westbury Owners Association Inc. jfranklinlegal@gmail.com
Lucas S. Fautua	on behalf of Creditor Spa on Port Royal Sound Horizontal Property Regime Inc. lfautua@smithdebnamlaw.com, kting@rplfirm.com;dqueen@rplfirm.com
Richard Kilpatrick	on behalf of Creditor Wayne County Treasurer rkilpatrick@shermeta.com
Tara E. Nauful	on behalf of Interested Party Zeidman's Jewelry & Loan of Michigan tara@bestlawsc.com
US Trustee's Office	

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USTPRegion04.CO.ECF@usdoj.gov

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